Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

### United States Bankruptcy Court Northern District of Illinois Eastern Division

**Voluntary Petition** 

Name of Debtor (if individual, enter Last, F	irst, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle)					
Khan, Mohar	nmed Rashid		Rashid, Rukhsana,					
All Other Names used by the Debtor in the and trade names):	last 8 years (include married, maid	den	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-T (if more than one, state all) * ********	axpayer I.D. (ITIN) No./Complete E	IN		ur digits of Soc than one, stat	11\ *	idual-Taxpaye ***-**-7	, ,	No./Complete EIN
Street Address of Debtor (No. & Street, Ci	ty, and State):		Street /	Address of Joi	nt Debtor (No.	& Street, City	, and State):	
9144 N Kennedy Drive		914	4 N Ken	nedv Di	rive 1A			
Des Plaines IL	6		Plaines	-			60016	
County of Residence or of the Principal Pl		County	of Residence	or of the Princ	cipal Place of	Business:		
co	OK					COOK		
Mailing Address of Debtor (if different from		Mailing	Address of Jo	int Debtor (if o	different from s	street addres	ss):	
Location of Principal Assets of Business D	ebtor (if different from street addres	ss abov	re):					
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)		Chap	ter of Bankru	otcy Code Ur	der Which th	e Petition is	Filed (Check one box)
Individual (includes Joint Debtors)	☐ Heath Care Business		_	napter 7		☐ Chapter	15 Petition f	or Recognition
See Exhibit D on page 2 of this form  Corporation (includes LLC & LLP)	Single Asset Real Estate as defined in 11 U.S.C §101 (5)			napter 9 napter 11		of a Fore	eign Main Pr	oceeding
☐ Partnership	Railroad  Stockbroker	,	☐ Ch	napter 12		•		or Recognition
Other (If debtor is not one of the	☐ Commodity Broker		Chapter 13 of a Foreign Nonmain Proceeding					
above entities, check this box	☐ Clearing Bank		Nature of Debts (Check one Box)					
and state type of entity below.)	Other		■ Debts are primarily consumer Debts are primarily business debts, defined in 11 U.S.C. debts.					
	Tax-Exempt Entity (Check box, if applicable.)		§ 101(8) as "incurred by an individual primarily for a					
	☐ Debtor is a tax-exempt organization under Title 26 or	of the		lividual primari rsonal, family,	,			
	United States Code (the Inte Revenue Code).	ernal	pui	rpose."				
Filing Fee (C	,				Cha	apter 11 Debt	ors	
Filing Fee attached	icck dile box)		Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
			□ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be paid in installments (apsigned application for the court's considerable).			Check if:					
unable to pay fee except in installment	3. Rule 1006(b). See Official Form	3A.	☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee wavier requested (applicable			Check all applicable boxes:  A plan is being filed with this petition.					
attach signed application for the court's	consideration. See Official Form 3	3B.		cceptances of creditors, in a				one of more classes
Statistical/Administrative Information							This spac	e is for court use only
■ Debtor estimates that funds will be ava ■ Debtor estimates that, after any exemple funds available for distribution to unse	ot property is excluded and adminis			s paid, there w	rill be no			
Estimated Number of Creditors								
1- 50- 100-	200- 1,000- 5,001-	10,0		25,001	50,001	Over		
49 99 199 Estimated Assets	999 5,000 10,000	25,0	100	50,000	100,000	100,000		
\$0 to \$50,001to \$100,001 to	\$500,001 \$1,000,001 \$10,000,0		000,001	\$100,000,001	\$500,000,001	More than		
\$50,000 \$100,000 \$500,000	to \$1 to \$10 to \$50 million million million	to \$1 millio		to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilities								
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 \$1,000,001 \$10,000,00000000000000	001 \$50, to \$1	000,001	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main (Official Form 1) (1/08) Document Page 2 of 40

B1 (Official Form	n 1) (1/08) Document	Page 2 of 40	
	Voluntary Petition	Name of Debtor(s)	
This	page must be completed and filed in every case)		nammed Rashid sana Rashid
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additiona	I sheet)
Location Where File	· · ·	Case Number:	Date Filed:
None			
F	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, at	tach additional sheet)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	ludge
District.		rveiauorisiiip.	Judge:
		Evh	ibit B
(To be comple	<b>Exhibit A</b> ted if debtor is required to file periodic reports (e.g.,		IDIT <b>B</b> Il whose debts are primarily consumer debts.)
	10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in	9 9,
	ection 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or shor 13 of title 11, United States Code, and	
1934 and is red	questing relief under chapter 11.)	each such chapter. I further certify that I I required by 11 USC § 342(b).	·
☐ Exhibit A	A is attached and made a part of this petition.	/s/ Jonatha	n D Parker
		Jonathan D Parker	Dated: 11/16/2009
	Exh	ibit C	
Does the deb	tor own or have possession of any property that poses or is alleg	ed to pose a threat of imminent and identifia	able harm to public health or safety?
Yes, and	d Exhibit C is attached and made a part of this petition.		
No.			
		ibit D	
	o be completed by every individual debtor. If a joint petition is fil		a separate Exhibit D.)
<del></del>	completed and signed by the debtor is attached and made a particular particular.	t of this petition.	
	also completed and signed by the joint debtor is attached and m	ade a part of this petition.	
	=	ng the Debtor - Venue	
_	•	pplicable Box.)	anto in this District for 100 days
•	Debtor has been domiciled or has had a residence, prin immediately preceding the date of this petition or for a lo		
	There is a bankruptcy case concerning debtor's affiliate	general partner, or partnership pendi	ng in this District.
	Debtor is a debtor in a foreign proceeding and has its pr	incipal place of business or principal a	ssets in the United
	States in this District, or has no principal place of busine		
	or proceeding [in a federal or state court] in this District, relief sought in this District.	or the interests of the parties will be s	erved in regard to the
	Contification by a Dahtar Who Basid	a a a Tanant of Decidential	Duamantu
	Certification by a Debtor Who Reside (Check all app	olicable boxes.)	Property
	Landlord has a judgment against the debtor for possess following.)	sion of debtor's residence. (If box chec	ked, complete the
	(Name of landlord that obtained judgmen	t)	
	(Address of Landlord)		
	Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave r possession was entered, and		
	Debtor has included in this petition the deposit with the	court of any rent that would become du	ue during the 30-day
	period after the filing of the petition.  Debtor certifies that he/she has served the Landlord wit	n this certification. (11 U.S.C. § 362(1))	

PFG Record # 422440

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 40

#### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

### Khan, Mohammed Rashid Rukhsana Rashid

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Mohammed Rashid Khan Mohammed Rashid Khan

Dated: 10/27/2009

/s/ Rukhsana Rashid

Rukhsana Rashid

Dated: 10/27/2009

Signature of Attorney

### /s/ Jonathan D Parker

Signature of Attorney for Debtor(s)

#### Jonathan D Parker

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 11/16/2009

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



<sup>\*</sup> In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

# Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 10/27/2009 /s/ Mo

/s/ Mohammed Rashid Khan
Mohammed Rashid Khan



Sign & Date Here

# Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

does not apply in this district.

Dated: 10/27/2009 /s/ Rukhsana Rashid

Rukhsana Rashid

Here

PFG Record # 422440 B 1D (Official Form 1, Exh.D)(12/08)

# Document Page 6 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED				
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$5,490	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$-	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$49,354	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$978		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$965		
TOTALS	\$ 5,490 TOTAL ASSETS	\$ 49,354 TOTAL LIABILITIES					

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 7 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

### State the following:

Average Income (from Schedule I, Line 16)	\$ 978.00
Average Expenses (from Schedule J, Line 18)	\$ 965.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 608.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 49,354.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 49,354.00

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 8 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

PFG Record # 422440 B6A (Official Form 6A) (12/07) Page 1 of 1

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	H W J C	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with Chase Bank.		\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods (debtor lives with son): TV, bed, dresser, stereo		\$	2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	40
06. Wearing Apparel		Necessary wearing apparel.		\$	100
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding bands		\$	125
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
		BCD (Official Early			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY				
Type of Property		Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
25. Autos, Truck, Trailers and other vehicles and accessories.		2003 Ford Crown Victoria with over 130,000 miles. Debtor's son Rashid Khan is joint on title and has the vehicle in his posession.		\$ 2,625
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals	X			
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		<b>Total</b> (Report also on Summary of Schedules)		\$5,490

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 12 of 40 UNITED STATES BANKRUPTCY COURT

### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	: <u> </u>	Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.  Checking account with Chase Bank.	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
onecking account with onase bank.		,	Ψ
04. Household goods and furnishings, including audio, video, and computer equipment.	735 ILCS 5/12-1001(b)	\$ 2,500	¢ 2.500
Household Goods (debtor lives with son): TV, bed, dresser, stereo	733 IEGS 3/12-1001(b)	φ 2,500	\$ 2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 40	\$ 40
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.	705 11 00 5140 40044 3 4 3	4 405	
Earrings, watch, costume jewelry, wedding bands	735 ILCS 5/12-1001(a),(e)	\$ 125	\$ 125
25. Autos, Truck, Trailers and other vehicles and accessories.			
2003 Ford Crown Victoria with over 130,000 miles. Debtor's son Rashid Khan is joint on title and has the vehicle in his posession.	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 225	\$ 2,625
DEC Docord # 422440	PSC (Office	ial Form 6C) (12/	07) Page 1 of 1

# Document Page 13 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
[x] None								

(Report also on Summary of

Schedules.)

**Total** 

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

### Document Page 14 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 15 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid / Debtors

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX5609		Н	Dates: 1996-2009 Reason: Credit Card or Credit Use				\$ 200
2 Capital One Bankruptcy Department 32275 32nd Ave. South Federal Way WA 98001 Acct #: 4121742388989702		J	Dates: Reason: Credit Card or Credit Use				\$ 1,500

Record # 422440 B6F (Official Form 6F) (12/07) Page 1 of 5

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid / Debtors

SCHEDULE F - CREDITORS	Н	<u>UL</u>	DING UNSECURED NON-PR		KI I	Y	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Attn: Bankruptcy Dept.		Н	Dates: 1997-2009 Reason: Credit Card or Credit Use				\$ 7,128

CCHEDITIE E COEDITORS HOLDING LINGECLIDED NON DDIODITY OF AIMS

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Weltman, Weinberg & Reis Co. Bankruptcy Department 180 N. LaSalle St., Ste. 2400 Chicago IL 60601

800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX5609

> Clerk, First Mun Div Doc # 09 M1 142121 50 W. Washington St., Rm. 1001 Chicago IL 60602

4	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX5609	Н	Dates: 2003-2009 Reason: Credit Card or Credit Use	\$ 8,155
5	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081	w	Dates: 2004-2009 Reason: Credit Card or Credit Use	\$ 8,933
	Acct #: XXXXX7585			

Record # 422440 B6F (Official Form 6F) (12/07) Page 2 of 5

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
6 <u>Discover FIN SVCS LLC</u> Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850		W	Dates: 2004-2009 Reason: Credit Card or Credit Use				\$ 6,401
Acct #: XXXXX7585							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Michael D. Fine Bankruptcy Department 131 S. Dearborn St., floor 5 Chicago IL 60603

Clerk, First Mun Div Doc # 09 M1 151573 50 W. Washington St., Rm. 1001 Chicago IL 60602

7	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX5609		Dates: 2009 Reason: Notice Only	\$ 0
8	Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX5609		Dates: 2009 Reason: Notice Only	\$ 0
9	Illinois State Toll Hwy Auth Attn: Legal Dept - Bob Lane 2700 Ogden Ave. Downers Grove IL 60515-1703 Acct #: VN094383817	J	Dates: Reason: <b>Fines</b>	\$ 3,700

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

GC Services Bankruptcy Department 6330 Gulfton Houston TX 77081

### Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 18 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid / Debtors

					7			
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
Nissan Motor Acceptance Corp. Bankruptcy Department 8900 Freeport Parkway Irving TX 75063 Acct #: 0010244044890001		J	Dates: 2009 Reason: Deficiency, Repo'd/Surr'd Auto	:			\$ 1	2,200
Law Firm(s)   Collection Agent(s	s) F	Repi	esenting the Original Creditor					
GC Services Bankruptcy Department 6330 Gulfton Houston TX 77081								
1 Sears/CBSD Attn: Bankruptcy Dept. Po Box 6189 Sioux Falls SD 57117 Acct #: XXXXX5609		Н	Dates: 2003-2009 Reason: Credit Card or Credit Use				\$	139
2 Secretary of State Attn: Safety & Financial Resp 2701 S. Dirksen Pkwy. Springfield IL 62723 Acct #: VW092740739		J	Dates: Reason: <b>Fines</b>				\$	300
Law Firm(s)   Collection Agent(s	s) F	Rep	resenting the Original Creditor					
GC Services Bankruptcy Department 6330 Gulfton Houston TX 77081								
3 Shell/CITI Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117			Dates: 1999-2009 Reason: Credit Card or Credit Use				\$	698

B6F (Official Form 6F) (12/07) Page 4 of 5

# Document Page 19 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
14 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX5609			Dates: 2009 Reason: Notice Only				\$ 0

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 49,354.00

Record # 422440 B6F (Official Form 6F) (12/07) Page 5 of 5

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 20 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 422440 B6G (Official Form 6G) (12/07) Page 1 of 1

# Document Page 21 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

ı		=	ı
ı			
ı			
ı			
ı			

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 422440 B6H (Official Form 6H) (12/07) Page 1 of 1

### UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE										
Status: Married	None										
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT									
Occupation:	Unemployed	Unemployed									
Name of Employer:											
Years Employed											
Employer Address:											
City, State, Zip	,	,									

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 674.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) Food Stamps & &	\$ 304.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 978.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 978	3.00
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	d. if applicable. on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 422440 B6I (Official Form 6I) (12/07) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

### UNITED STATES BARKER UPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTO	R(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	. Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures	s labeled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 130.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	
2. Utilities: a. Electricity and Heating Fuel	\$ -
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ -
d. Other Home Phone and Cable Television	\$ -
B. Home Maintenance (repairs and upkeep)	\$ -
Food	\$ 400.00
5. Clothing	\$ 50.00
6. Laundry and Dry Cleaning	\$ 40.00
7. Medical and Dental Expenses	\$ 100.00
3. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Trai	n \$ 50.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ -
10. Charitable Contributions	\$ -
1. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	<b>\$</b> -
b. Life	\$-
c. Health d. Auto	\$ -
e. Other	
	<u>\$-</u>
12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	
a. Auto	\$-
b. Reaffirmation Payments	\$ -
c. Other \$-	<b>\$</b> -
4. Alimony, maintenance and support paid to others	\$-
5. Payments for support of additional dependents not living at your home	\$-
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$180.00 \$15.00 \$0.00 \$- \$-	\$195.00
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 965.00
<ol> <li>Describe any increase/decrease in expenditures anticipated to occur within the year following the filing None</li> </ol>	ng this documer
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule	\$ 978.00
b. Average monthly expenses from Line 18 above	\$ 965.00
c. Monthly net income (a. minus b.)	\$ 13.00
d. Total amount to be paid into plan monthly	\$ -

Record #: 422440 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 24 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

Bankruptcy Docket #:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	10/27/2009	/s/ Mohammed Rashid Khan	X Date & Sign
		Mohammed Rashid Khan	
Dated:	10/27/2009	/s/ Rukhsana Rashid	X Date & Sign
		Rukhsana Rashid	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 25 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;
corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the
voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent
of the debtor, 11 U.S.C. § 101

NONE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse		
	AMOUNT	SOURCE	

PFG Record # 422440 B7 (Official Form 7) (12/07) Page 1 of 12

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 26 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE **AMOUNT Social Security Benefits** 2009: \$674/m 2008: \$8,088 2007: \$8,000 2009: \$300/month **Food Stamps** 2008: \$3,600 2007: \$3,600 NONE Spouse **AMOUNT** SOURCE NONE 03. PAYMENTS TO CREDITORS: X

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Amount of Creditor Still Owing **Payments** Paid

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Creditor	Payment/Transfers	Transfers	Still Owing

### Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

STATEMENT OF FINANCIAL AFFAIRS
ments made within 1 year immediately preceding the commencement of this case to or for the benefit of

NONE X

c. ALL DEBTORS: List all pay creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of **Transfers** 

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF NATURE** SUIT AND OF CASE NUMBER **PROCEEDING** Collections Chase Bank V Debtor

**STATUS** COURT ΟF OF AGENCY DISPOSITION AND LOCATION

**Circuit Court of Cook** 

County, II. First Municipal Division 09 M1 151573 Collections Discover Bank V

**Circuit Court of Cook** County, II. First Municipal **Division** 

Pending

Pending

09 M1 142121

**Debtor** 



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure

Description and Value of Property

#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 28 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

2009

Description and Value of Property

2007 Nissan Maxima

Terms of

Assignment or Settlement

Nissan Motor Acceptance Corp PO BOX 660366 Dallas TX 75266

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date
Address of of
Assignee Assignment

NONE

X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & Location<br/>of Court CaseDate<br/>of<br/>OrderDescription<br/>and Value of<br/>OrderOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person<br/>orRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift

### Document Page 29 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

STATEMENT OF FINANCIAL AFFAIRS			
08. LOSSES:			
commencement of this case	ft, other casualty or gambling within one year in e. (Married debtors filing under chapter 12 or ch l, unless the spouses are separated and a joint	napter 13 must include losses by	
Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of	
of Property	Part by Insurance, Give Particulars	Loss	
09. PAYMENTS RELATED	TO DEBT COUNSELING OR BANKRUPTCY:		
concerning debt consolidati	property transferred by or on behalf of the debto ion, relief under the bankruptcy law or preparati		
concerning debt consolidati preceding the commencem	ion, relief under the bankruptcy law or preparati	on of a petition in bankruptcy with	hin one (1) year immediate
concerning debt consolidati preceding the commencem Name and	ion, relief under the bankruptcy law or preparati	on of a petition in bankruptcy with  Date of Payment,	hin one (1) year immediate  Amount of Money
concerning debt consolidati preceding the commencem Name and Address	ion, relief under the bankruptcy law or preparati	on of a petition in bankruptcy with	hin one (1) year immediate  Amount of Money  Description and
concerning debt consolidati preceding the commencem Name and	ion, relief under the bankruptcy law or preparati ent of this case.	on of a petition in bankruptcy with  Date of Payment,  Name of Payer if	hin one (1) year immediate  Amount of Money  Description and  Value of Proper
concerning debt consolidati preceding the commencem Name and Address of Payee	ion, relief under the bankruptcy law or preparati ent of this case.	on of a petition in bankruptcy with Date of Payment, Name of Payer if Other Than Debtor	Amount of Money  Description and Value of Proper  Payment/Value
concerning debt consolidati preceding the commencem Name and Address of Payee	ion, relief under the bankruptcy law or preparati ent of this case.	on of a petition in bankruptcy with Date of Payment, Name of Payer if Other Than Debtor	hin one (1) year immediate  Amount of Money  Description and  Value of Propert
concerning debt consolidati preceding the commencem Name and Address of Payee Law Offices of Peter Francis Geraci	ion, relief under the bankruptcy law or preparati ent of this case.	on of a petition in bankruptcy with Date of Payment, Name of Payer if Other Than Debtor	Amount of Money  Description and Value of Propert  Payment/Value
concerning debt consolidation preceding the commencement of the commence o	ion, relief under the bankruptcy law or preparati ent of this case.	on of a petition in bankruptcy with Date of Payment, Name of Payer if Other Than Debtor	Amount of Money  Description and Value of Proper  Payment/Value
concerning debt consolidation preceding the commencemed Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400	ion, relief under the bankruptcy law or preparati ent of this case.	on of a petition in bankruptcy with Date of Payment, Name of Payer if Other Than Debtor	Amount of Money  Description and Value of Proper  Payment/Value
concerning debt consolidation preceding the commencemed Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603	ion, relief under the bankruptcy law or preparatient of this case.  D TO DEBT COUNSELING OR BANKRUPTCY	Date of Payment, Name of Payer if Other Than Debtor 2009	Amount of Money Description and Value of Proper Payment/Valu 1,400.00
concerning debt consolidation preceding the commencemed Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603  O9a. PAYMENTS RELATE debtor to any persons, including preceding the commence of the control of the commence	ion, relief under the bankruptcy law or preparatient of this case.  D TO DEBT COUNSELING OR BANKRUPTCY uding attorneys, for consultation concerning det	Date of Payment, Name of Payer if Other Than Debtor 2009  C: List all payments made or propot consolidation, relief under the base.	Amount of Money Description and Value of Proper Payment/Valu 1,400.00
concerning debt consolidation preceding the commencemed Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603  O9a. PAYMENTS RELATE debtor to any persons, including preceding the commence of the control of the commence	ion, relief under the bankruptcy law or preparatient of this case.  D TO DEBT COUNSELING OR BANKRUPTCY	Date of Payment, Name of Payer if Other Than Debtor 2009  C: List all payments made or propot consolidation, relief under the base.	Amount of Money Description and Value of Propert Payment/Valu 1,400.00
concerning debt consolidation preceding the commencemed Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603  O9a. PAYMENTS RELATE debtor to any persons, including preceding the commence of the control of the commence	ion, relief under the bankruptcy law or preparatient of this case.  D TO DEBT COUNSELING OR BANKRUPTCY uding attorneys, for consultation concerning det	Date of Payment, Name of Payer if Other Than Debtor 2009  C: List all payments made or propot consolidation, relief under the base.	Amount of Money Description and Value of Propert Payment/Valu 1,400.00
concerning debt consolidation preceding the commencemed Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603  O9a. PAYMENTS RELATE debtor to any persons, include a petition in bankruptcy with	ion, relief under the bankruptcy law or preparatient of this case.  D TO DEBT COUNSELING OR BANKRUPTCY uding attorneys, for consultation concerning det	Date of Payment, Name of Payer if Other Than Debtor 2009  7: List all payments made or propot consolidation, relief under the bement of this case.	Amount of Money Description and Value of Propert  Payment/Valu 1,400.00  Description and Value of Propert  Payment/Valu 1,400.00

PFG Record # 422440 B7 (Official Form 7) (12/07) Page 5 of 12

2009

\$75.00

# Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

filed.)

Name and Address of Bank

or Other Depository

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

10. OTHER TRANSFERS			
a. List all other property, oth	er than property transferred in the ordinary co	urse of the business or financial affairs of t	he debtor,
	or as security with two (2) years immediately p		
•	apter 13 must include transfers by either or bo	h spouses whether or not a joint petition is	filed, unless the
spouses are separated and a	a joint petition is not filed.)		
Name and Address of		Describe Property	
Transferee, Relationship		Transferred and	
to Debtor	Date	Value Received	
	red by the debtor within ten (10) years immed	ately preceding the commencement of this	s case to a self-se
trust of similar device of write	on the debtor is a beneficiary.		
Name of	Date(s)	Amount and Date	
Trust or	of	of Sale or	
other Device	Transfer(s)	Closing	
	COLINITO.		
otherwise transferred within financial accounts, certificate cooperatives, associations, be include information concerning the spouses are separated at Name and	d instruments held in the name of the debtor of one (1) year immediately preceding the commes of deposit, or other instruments; shares and orokerage houses and other financial institution a gaccounts or instruments held by or for either a joint petition is not filed.)  Type of Account, Last Four Digits	encement of this case. Include checking, s share accounts held in banks, credit union as. (Married debtors filing under chapter 12 r or both spouses whether or not a joint per Amount and	avings, or other ns, pension funds 2 or chapter 13 m
List all financial accounts and otherwise transferred within financial accounts, certificate cooperatives, associations, be include information concerning the spouses are separated at the Name and Address of	d instruments held in the name of the debtor of one (1) year immediately preceding the commes of deposit, or other instruments; shares and orokerage houses and other financial institution a gaccounts or instruments held by or for either a joint petition is not filed.)  Type of Account, Last Four Digits of Account Number, and Amount of	encement of this case. Include checking, s share accounts held in banks, credit union as. (Married debtors filing under chapter 12 r or both spouses whether or not a joint per Amount and Date of Sale or	avings, or other ns, pension funds 2 or chapter 13 m
List all financial accounts and otherwise transferred within financial accounts, certificate cooperatives, associations, be include information concerning the spouses are separated at Name and	d instruments held in the name of the debtor of one (1) year immediately preceding the commes of deposit, or other instruments; shares and orokerage houses and other financial institution a gaccounts or instruments held by or for either a joint petition is not filed.)  Type of Account, Last Four Digits	encement of this case. Include checking, s share accounts held in banks, credit union as. (Married debtors filing under chapter 12 r or both spouses whether or not a joint per Amount and	avings, or other ns, pension funds 2 or chapter 13 m

Names & Addresses of Those With

Access to Box or depository

Description of

Contents

Date of Transfer or

Surrender, if Any

### Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	IANCIAL AFFAIR	S
13. SETOFFS:			
of this case. (Married debtors f	editor, including a bank, against a debt or iling under chapter 12 or chapter 13 mus ss the spouses are separated and a joint	t include information concerning	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HEL	D FOR ANOTHER PERSON:	ols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
	BTOR(S):  e (3) years immediately preceding the conducted prior to the commencement of		-
Address	Name Used	Dates of Occupancy	
16. SPOUSES and FORMER S	SPOUSES: in a community property state, common to, Puerto Rico, Texas, Washington, or V	• • •	
	entify the name of the debtor's spouse a	nd of any former spouse who re	esides or resided with the debtor in

### Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 32 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

17. ENVIRONMENTAL INFO	RMATION:		
For the purpose of this question	on, the following definitions apply:		
toxic substances, wastes or m	any federal, state, or local statute or regulat naterial into the air, land, soil surface water, ing the cleanup of the these substances, w	ground water, or other medium, in	
	ility, or property as defined under any Envi ing, but not limited to, disposal sites.	ronmental Law, whether or not pre	esently or formerly owned o
"Hazardous material" means a	anything defined as a hazardous waste, ha	zardous or toxic substances, pollu	tant, or contaminant, etc. u
	ss of every site for which the debtor has rec	eived notice in writing by a gover	nmental unit that it may be
or potentially liable under or ir	ess of every site for which the debtor has red in violation of an Environmental Law. Indicat		
or potentially liable under or ir			
or potentially liable under or ir Environmental Law:	n violation of an Environmental Law. Indicat	e the governmental unit, the date	of the notice, and, if known
or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres Material. Indicate the governmental and some some some some some some some some	Name and Address of Governmental Unit  ss of every site for which the debtor providenental unit to which the notice was sent and	Date of Notice  d notice to a governmental unit of the date of the notice.	of the notice, and, if known  Environmental Law  f a release of Hazardous
or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres	Name and Address of Governmental Unit	Date of Notice	of the notice, and, if known  Environmental  Law
or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres Material. Indicate the governmental Site Name and Address  17c. List all judicial or adminis	Name and Address of Governmental Unit  ss of every site for which the debtor provide nental unit to which the notice was sent and Name and Address	Date of Notice  d notice to a governmental unit of the date of the notice.  Date of Notice  of Notice	environmental Law  f a release of Hazardous  Environmental Law  Environmental Law
or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres Material. Indicate the governmental Address  17c. List all judicial or administ debtor is or was a party. Indic	Name and Address of Governmental Unit  ss of every site for which the debtor provide mental unit to which the notice was sent and Name and Address of Governmental Unit  trative proceedings, including settlements	Date of Notice  d notice to a governmental unit of the date of the notice.  Date of Notice  of Notice	environmental Law  f a release of Hazardous  Environmental Law  Environmental Law

PFG Record # 422440 B7 (Official Form 7) (12/07) Page 8 of 12

# Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

S	TATEMENT OF FIN	IANCIAL AFFAIRS	
18 NATURE, LOCATION AND NAMI	E OF BUSINESS		
a. If the debtor is an individual, list the ending dates of all businesses in whi partnership, sole proprietor, or was s immediately preceding the commenc within six (6) years immediately preceding the commence of the comm	ch the debtor was an officer, direct elf-employed in a trade, professio ement of this case, or in which the	tor, partner, or managing executive n, or other activity either full- or part- e debtor owned 5 percent or more of	of a corporation, partner in time within six (6) years
If the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the	ch the debtor was a partner or ow		• •
If the debtor is a corporation, list the ending dates of all businesses in whi (6) years immediately preceding the	ch the debtor was a partner or ow		
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
Name	Address		
The following questions are to be contained has been, within six years immediate executive, or owner of more than 5 p partnership, a sole proprietor, or self-	ly preceding the commencement ercent of the voting or equity secu	of this case, any of the following: an rities of a corporation; a partner, oth	officer, director, managing er than a limited partner, o
(An individual or joint debtor should within six years immediately precedir should go directly to the signature pa	ng the commencement of this case		
19. BOOKS, RECORDS AND FINAN	NCIAL STATEMENTS:		
List all bookkeepers and accountants the keeping of books of account and		ately preceding the filing of this bank	cruptcy case kept or superv

# Document Page 34 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

of the debtor. If any of the books of account and records are not available, explain.  Name Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial state issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Address Date Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventor deformation of the delar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other basis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:		STATEMENT OF FIN	ANCIAL AFFAIRS	
Name Address Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  Name Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial state issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Date Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each invented dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other basis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory Records  121. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:			eceding the filing of this bankruptcy ca	ase have audited the boo
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial state issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Date Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventive the dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other Inventory Dasis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian	Name	Address		
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial state issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventive dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other Inventory Supervisor basis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory Records  1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:				pooks of account and reco
issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each invented dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other Inventory Supervisor basis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory ecords  Name and Addresses of State of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:	Name	Address		
List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventore the dollar amount and basis of each inventory.    Date	Name and	Date	nmencement of this case.	
of Inventory  Supervisor  Supervisor  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Of Inventory  Name and Addresses of Custodian Of Inventory  Of Inventory  Of Inventory  Supervisor  (specify cost, market of other basis)  Date Of the inventories reported in a., above.  Part Name and Addresses of Custodian Of Inventory  Of Inventory  Supervisor  Supe	List the dates of the last two		e of the person who supervised the ta	king of each inventory, a
Date of Inventory Name and Addresses of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:	of	·	(specify cost, market of other	
	Date	Name and Addresses of Custodian	cords of each of the inventories report	ed in a., above.
a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.	21. CURRENT PARTNERS	S, OFFICERS, DIRECTORS AND SHAREH	OLDERS:	
Name Nature Percentage of	•	, ,	·	

# Document Page 35 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF F	INANCIAL AFFAIRS	
21b. If the debtor is a corporation, controls, or holds 5% or more of the		orporation; and each stockholder who directly or in e corporation.	directly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHARI	EHOLDERS:	
If the debtor is a partnership, list th	e nature and percentage of partr	ership interest of each member of the partnership.	
Name	Address	Date of Withdrawal	
mmediately preceding the comme  Name  and Address	·	Prelationship with the corporation terminated within  Date of  Termination	one (1) year
	poration, list all withdrawals or di	BY A COPORATION: stributions credited or given to an insider, including other perquisite during one year immediately pred	
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
		ntification number of the parent corporation of any	consolidated gr
	ne name and federal taxpayer ide	ntification number of the parent corporation of any of a within six (6) years immediately preceding the contract the contract of the contract	

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 36 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 10/27/2009 /s/ Mohammed Rashid Khan

X Date & Sign

Dated: 10/27/2009

/s/ Rukhsana Rashid

X Date & Sign

Rukhsana Rashid

Mohammed Rashid Khan

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 37 of 40

### UNITED STÄTES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Property No. 0

Mohammed Rashid Khan and Rukhsana Rashid / Debtors

### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Creditor's Name:	Describe Property Securing Debt:	
NONE		
be completed for each unexpired	ject to unexpired leases. (All three d lease. Attach additional pages if r	
Property No. 0		
Lessor's Name:  NONE	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No

		rry that the above indicates my intention as to a al property subject to an unexpired lease.	any property of my estate
Dated:	10/27/2009	/s/ Mohammed Rashid Khan	Y Dato & S

Mohammed Rashid Khan

/s/ Rukhsana Rashid

Rukhsana Rashid

X Date & Sign

Dated: 10/27/2009

Case 09-43353 Doc 1 Filed 11/16/09 Entered 11/16/09 12:58:58 Desc Main Document Page 38 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

Bankruptcy Docket #:

### **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

# The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. Balance Due The source of the compensation paid to me was: Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 11/16/2009 /s/ Jonathan D Parker

Attorney Name: Jonathan D Parker
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

PFG Record # 422440

Bar No: IL 6297378

# Document Page 39 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Rashid Khan, and Rukhsana Rashid, Debtors

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/27/2009 /s/ Mohammed Rashid Khan

**Mohammed Rashid Khan** 

X Date & Sign

Dated: 10/27/2009

422440

PFG Record #

/s/ Rukhsana Rashid

Rukhsana Rashid

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Mohammed Rashid Khan and Rukhsana Rashid, Debtors

### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Mohammed Rashid Khan Sign & Date Dated: 10/27/2009 Here Mohammed Rashid Khan /s/ Rukhsana Rashid 10/27/2009 Sign & Date Dated: Rukhsana Rashid Here /s/ Jonathan D Parker 11/16/2009 Dated: Attorney: Jonathan D Parker Bar No: IL 6297378

PFG Record # 422440